

Exhibit 19

Thomas J Tartamosa
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Fax: 856-768-3282

FAX

To: Frank Reed

804-359-4124
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From: Thomas Tartamosa

Date: 11/30, 2010

RE: REFI

Pages including covers: 2

EXHIBIT

19

11/20/2010

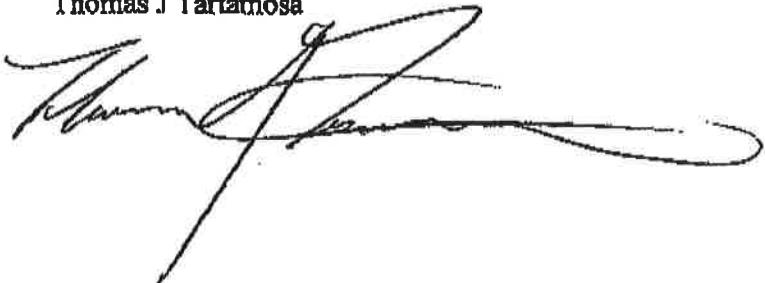
To Whom It May Concern:

This letter is to verify that back in March of 2008 I Thomas J Tartamosa was a Loan Officer for Allied Mortgage Group of Cherry Hill NJ 08003 and had worked on situating financing for Mr. Frank Reed. Mr. Reed was able to qualify for a number of different loan programs at that time. At the time that Mr. Reed had contacted me he had his home in Moorestown NJ for sale and under a sales contact. Mr. Reed was exploring his options incase he was unable to complete that sale. These options that I presented to Mr. Reed had become null and void when his property at 817 Matlack Dr. Moorestown NJ 08057 was placed into foreclosure.

If you have any questions on this matter please feel free to contact me at 856-296-0392.

Sincerely

Thomas J Tartamosa

A handwritten signature in black ink, appearing to read "Thomas J. Tartamosa". The signature is fluid and cursive, with a large, stylized 'T' at the beginning.